

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RHONDA Y STEARNS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:17-10325 TPA

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 26, 2020

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/31/2017 and confirmed on 6/7/17. The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		5,878.85
Less Refunds to Debtor	189.15	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>_____</b>	<b>5,689.70</b>

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	2,800.00			
Trustee Fee	258.31			
Court Ordered Automotive Insurance	0.00			
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>_____</b>			<b>3,058.31</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	SPECIALIZED LOAN SERVICING LLC	1,063.94	1,063.94	0.00	1,063.94
	Acct: 7268				
	SPECIALIZED LOAN SERVICING LLC	0.00	0.00	0.00	0.00
	Acct: 7268				
	ALLY BANK(*)	0.00	0.00	0.00	0.00
	Acct: 5494				
					1,063.94

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	RHONDA Y STEARNS	0.00	0.00	0.00	0.00
	Acct:				
	RHONDA Y STEARNS	189.15	189.15	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	2,800.00	2,800.00	0.00	0.00
	Acct:				

\*\*\*NONE\*\*\*

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,897.46	273.64	0.00	273.64
	Acct: 4413				
	STATE FARM BANK FSB	8,526.10	805.20	0.00	805.20
	Acct: 9573				
	STATE FARM BANK	5,173.81	488.61	0.00	488.61
	Acct: 4882				
	ANN E SWARTZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	NATHAN SEELY	0.00	0.00	0.00	0.00
	Acct:				

1,567.45

<b>TOTAL PAID TO CREDITORS</b>	<b>2,631.39</b>
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TOTAL	
CLAIMED	0.00
PRIORITY	1,063.94
SECURED	16,597.37

Date: 06/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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cmecf@chapter13trusteewdpa.com

IN RE:

RHONDA Y STEARNS

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No Respondents.

Case No.:17-10325 TPA

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## ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Rhonda Y. Stearns  
 Debtor

Case No. 17-10325-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar  
Form ID: pdf900Page 1 of 2  
Total Noticed: 18

Date Rcvd: Jul 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2020.

db +Rhonda Y. Stearns, 11168 Troy Center Road, Titusville, PA 16354-2952  
 sp #+Alexandra Boone, Miller Weisbrod LLP, 11551 Forest Central Drive, Suite 300, Dallas, TX 75243-3924  
 cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067  
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 14393660 +Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040  
 14393661 +First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363  
 14636560 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 14646400 State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14393666 +Titusville Consumer Discount Company, P.O. Box 342, Titusville, PA 16354-0342  
 14393667 +Tractor Supply / Cbsd, Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195-0363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: ally@ebn.phinsolutions.com Jul 02 2020 06:00:07  
 Ally Bank serviced by Ally Servicing LLC, P.O. Box 130424, Roseville, MN 55113-0004  
 14406673 E-mail/Text: ally@ebn.phinsolutions.com Jul 02 2020 06:00:07 Ally Bank, PO Box 130424, Roseville MN 55113-0004  
 14393659 +E-mail/Text: ally@ebn.phinsolutions.com Jul 02 2020 06:00:07 Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300  
 14685877 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 02 2020 05:58:44  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14393662 +E-mail/Text: bkdepartment@rtresolutions.com Jul 02 2020 06:02:05 Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655  
 14393663 +E-mail/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com Jul 02 2020 06:00:37  
 State Farm Bank, Attn: Bankruptcy, Po Box 2328, Bloomington, IL 61702-2328  
 14393664 +E-mail/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com Jul 02 2020 06:00:37  
 State Farm Financial Services, 1 State Farm Plaza, Bloomington, IL 61710-0001  
 14393665 +E-mail/PDF: gecscedi@recoverycorp.com Jul 02 2020 05:57:39 Synchrony Bank / JCPenney's, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A.  
 cr Specialized Loan Servicing LLC  
 cr\* +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067  
 14886269\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2020 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
 Daniel P. Foster on behalf of Debtor Rhonda Y. Stearns dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com  
 James Warmbrodt on behalf of Creditor Specialized Loan Servicing LLC bkgroup@kmllawgroup.com

District/off: 0315-1

User: jmar  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 18

Date Rcvd: Jul 01, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Lisa Cancanon on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com  
Mark G. Claypool on behalf of Creditor Ally Bank serviced by Ally Servicing LLC  
mclaypool@kmgslaw.com, knoxbank@hotmail.com;chartle@kmgslaw.com;aklus@kmgslaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmeecf@chapter13trusteeewdpa.com

TOTAL: 7